

<i>SERFF Tracking Number:</i>	<i>LCNC-125739776</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Lincoln National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39671</i>
<i>Company Tracking Number:</i>	<i>LCN0805-2016070 & LCN0806-2017327</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Lincoln MoneyGuard Reserve: One simple Approach and Lincoln MoneyGuard Reserve: One simple solution</i>		
<i>Project Name/Number:</i>	<i>Lincoln MoneyGuard Reserve: One simple Approach and Lincoln MoneyGuard Reserve: One simple solution/LCN0805-2016070, LCN0806-2017327</i>		

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve: SERFF Tr Num: LCNC-125739776 State: ArkansasLH

One simple Approach and Lincoln MoneyGuard

Reserve: One simple solution

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 39671

Sub-TOI: L08.000 Life - Other

Co Tr Num: LCN0805-2016070 &
LCN0806-2017327

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Anabela Tavares

Disposition Date: 07/24/2008

Date Submitted: 07/18/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Lincoln MoneyGuard Reserve: One simple Approach
and Lincoln MoneyGuard Reserve: One simple solution

Status of Filing in Domicile: Authorized

Project Number: LCN0805-2016070, LCN0806-2017327

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/24/2008

State Status Changed: 07/24/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Lincoln National Life Insurance Company

NAIC Number 65676 FEIN Number 35-0472300

Advertising Filing

SERFF Tracking Number: LNCN-125739776 State: Arkansas
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LCN0806-2017327

Form(s):

LCN0805-2016070 Lincoln MoneyGuard® Reserve: One simple solution

One policy-with three ways to help prepare you for what lies ahead

LCN0806-2017327 Lincoln MoneyGuard® Reserve: One simple approach

There is a smart, easy, and flexible way to plan for long-term care

Dear Sir or Madam:

Attached for your review and approval are the above-referenced advertising forms.

If you need any additional information, please contact me toll-free at 1-800-238-6252, Extension 2307. Thank you for your attention to this matter.

Sincerely,

Anabela Tavares

Product Compliance Coordinator

The Lincoln Financial Group Product Compliance Department

Telephone: 860-466-2307 Fax: 860-466-1348

E-mail: anabela.tavares@lfg.com

Company and Contact

Filing Contact Information

Anabela Tavares, Compliance Coordinator

350 Church Street

Hartford , CT 06103

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(860) 466-2307 [Phone]

(860) 466-1348[FAX]

Filing Company Information

SERFF Tracking Number: LCNC-125739776 State: Arkansas
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LCN0806-2017327

The Lincoln National Life Insurance Company CoCode: 65676 State of Domicile: Indiana
350 Church Street - MPM1 Group Code: 20 Company Type: Life
Hartford, CT 06103-1106 Group Name: State ID Number:
(860) 466-2899 ext. [Phone] FEIN Number: 35-0472300

SERFF Tracking Number: LCNC-125739776 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 2 forms @ 25.00 each
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	07/18/2008	21492336

SERFF Tracking Number: LCNC-125739776 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	07/24/2008	07/24/2008

SERFF Tracking Number:	LCNC-125739776	State:	Arkansas
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Disposition

Disposition Date: 07/24/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *LCNC-125739776* *State:* *Arkansas*
Filing Company: *The Lincoln National Life Insurance Company* *State Tracking Number:* *39671*
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Project Name/Number: *Lincoln MoneyGuard Reserve: One simple Approach and Lincoln MoneyGuard Reserve: One simple solution/LCN0805-2016070, LCN0806-2017327*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Form	Lincoln MoneyGuard Reserve: One simple solution		Yes
Form	Lincoln MoneyGuard Reserve: One Simple Approach		Yes

SERFF Tracking Number: LNCN-125739776 State: Arkansas

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LCN0805-2016070	Advertising	Lincoln MoneyGuard Reserve: One simple solution	Initial		0	LCN0805-2016070.pdf
	LCN0806-2017327	Advertising	Lincoln MoneyGuard Reserve: One Simple Approach	Initial		0	LCN0806-2017327.pdf

One policy—with three ways to help prepare you for what lies ahead

Lincoln *MoneyGuard*® Reserve: One simple solution

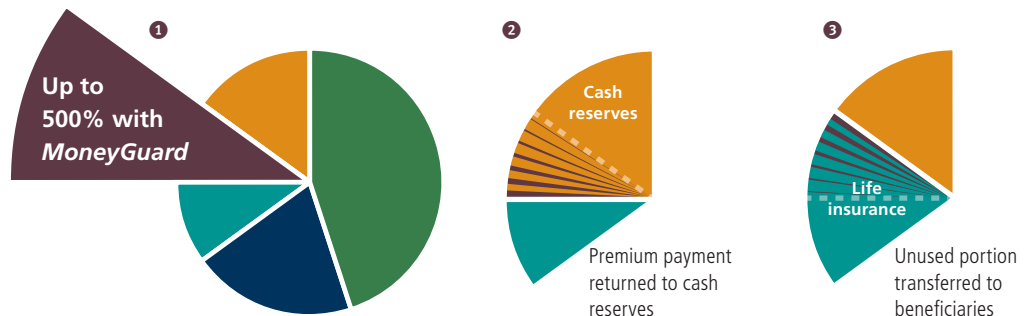
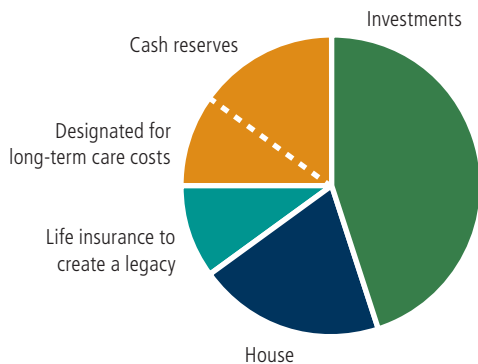
How Lincoln *MoneyGuard* Reserve can help you

A universal life insurance policy from **The Lincoln National Life Insurance Company**, (or in New York by Lincoln Life & Annuity Company of New York) Lincoln *MoneyGuard* Reserve, together with its riders, provides benefits you can tap to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement. It offers a simple solution that makes sense for today and for tomorrow.

Preparing for the possibility of long-term care isn't just a health issue. It can impact the security of your entire portfolio and retirement income.

A typical portfolio includes investments for growth and income; life insurance to provide for heirs; and assets reserved for financial emergencies, including medical or long-term care costs.

By simply repositioning the cash reserves designated for long-term care into a Lincoln *MoneyGuard* Reserve policy, you immediately help increase the protection for the rest of your portfolio from the challenge of these possible costs.



- 1** In many cases, Lincoln *MoneyGuard* Reserve offers you greater leverage for the money you have saved for long-term care costs, significantly increasing your ability to meet extensive long-term care expenses. Note that long-term care benefits are reduced by any loans or withdrawals.
- 2** Lincoln *MoneyGuard* Reserve provides a money-back guarantee through the Return of Premium Rider on single premium and certain flexible premium universal life policies. Your premium payment can be returned to you, minus any loans, withdrawals, or benefits paid, and is subject to the terms of the Return of Premium Rider. A portion of the money returned may have tax implications.
- 3** Lincoln *MoneyGuard* Reserve provides you with long-term care reimbursements that are intended to be income tax-free. Your policy will pay for qualified long-term care services if a physician certifies that you are chronically ill and care is provided under a care plan prescribed by your physician.¹ Lincoln *MoneyGuard* Reserve also efficiently passes any unused portion income tax-free to your beneficiaries through a death benefit.

¹Licensed healthcare practitioner in some states, including Florida. Our representative/insurance agent can provide you with an Outline of Coverage specific to your state.

How a single premium payment of \$100,000 provides three valuable options for the future

Take a look at Nancy, a hypothetical client. She's 65 years old, a nonsmoker in good health.

Through Lincoln *MoneyGuard*® Reserve, Nancy is prepared for three possibilities. And all of the outcomes are fully guaranteed by the claims-paying ability of the issuing company:

Long-term care coverage	Money back guarantee	Income tax-free death benefits
Reimbursement for long-term care \$83,203 x 6 years = \$499,218 If Nancy needs long-term care, she'll get up to \$83,203 each year for six years to reimburse monthly long-term care costs (that's a maximum of \$6,934 per month). And she'll receive these benefits—up to a total of \$499,218—income tax-free. That's nearly 500% of her original premium payment.	\$100,000 returned to you If Nancy decides she wants her money back, she only needs to notify us in writing and we'll mail her a check for her original single premium payment, no questions asked. The amount received is adjusted for any benefits paid, loans and withdrawals taken, and a portion of the money returned may have tax implications.	\$166,406 paid to your beneficiaries If Nancy never needs long-term care, Lincoln <i>MoneyGuard</i> Reserve will provide her loved ones with a \$166,406 income tax-free death benefit. If she only uses a portion of the death benefit for long-term care, the remaining portion passes income-tax free to her beneficiaries.

Nancy's single premium policy included the four-year Extension of Benefits Rider. If your age, gender, or health are different from Nancy's, your actual benefit amounts will also differ (unisex rates apply in Montana).

If you have questions about Lincoln *MoneyGuard* Reserve, your licensed insurance agent can address them. Note that we are soliciting the sale of a product and an insurance agent will contact you.

Nancy receives long-term care reimbursements generally income tax-free under IRC Section 104(a)(3). Her beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LCN0805-2016070

07-4855A

LIF-MG-07-0007

MG-FLI012_Z02

PRNT 6/08 Z02

Order code: MG-FLI012

Important disclosures. Please read.

Lincoln *MoneyGuard*® Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) may be included at issue on certain policies. The cost of riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln *MoneyGuard*® Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), and a Return of Premium Rider on Rider Form LR850 (10/07) or LR850F (10/07). **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), and a Return of Premium Rider on Rider Form LR850 (10/07). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

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Hello future.®

There is a smart, easy, and flexible way to plan for long-term care



Lincoln MoneyGuard® Reserve: One Simple Approach

Lincoln MoneyGuard® Reserve, a universal life insurance policy with long-term care benefits from The Lincoln National Life Insurance Company (or in New York by Lincoln Life & Annuity Company of New York), offers one simple approach. Lincoln MoneyGuard Reserve, together with its riders, provides benefits you can tap to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

How one premium payment of \$100,000 gives you three valuable options for the future

You may be in a situation like Nancy, a hypothetical client. She's 65 years old, in good health, and has set aside \$300,000 for her health in case she needs long-term care.

But with medical costs continuing to rise, this can present a real financial challenge. That's why her financial advisor suggested another option:

- Direct \$100,000 to a Lincoln MoneyGuard Reserve policy
- Reallocate the remaining \$200,000 for retirement and other needs

Through Lincoln MoneyGuard Reserve, Nancy is prepared for three possibilities. And all of the outcomes are fully guaranteed by the claims-paying ability of the issuing company:

1 Long-term care coverage

Reimbursement for long-term care \$83,203 x 6 years = \$499,218

If Nancy needs long-term care, she'll get up to \$83,203 each year for six years to reimburse monthly long-term care costs (that's a maximum of \$6,934 per month). Your policy will pay for qualified long-term care services if a physician¹ certifies that you are chronically ill and care is provided under a care plan prescribed by your physician¹. Nancy will receive these benefits—up to a total of \$499,218—income tax-free. That's nearly 500% of her original premium payment. Note that long-term care benefits are reduced by any loans or withdrawals.



Reimbursement for long-term care
 $\$83,203 \times 6 \text{ years} = \$499,218$



2

Issuing Company	Date	16978
Pay to the order of You	\$	100,000.00
One hundred thousand	Dollars	
For <u>Need it back</u>	Authorized Signature	
⑆098673112⑆16978 054600213⑆⑈0000003500⑈		

\$100,000 paid to you

3

Issuing Company	Date	41368
Pay to the order of Your beneficiaries	\$	166,406.00
One hundred sixty-six thousand, four hundred and six	Dollars	
For <u>Never needed long-term care</u>	Authorized Signature	
⑆098673112⑆41368 054600213⑆⑈0000003500⑈		

\$166,406 paid to your beneficiaries

2 Money back guarantee

\$100,000 returned to you

If Nancy decides she wants her money back, she only needs to notify us in writing and we'll mail her a check for her original universal life single premium payment, no questions asked. The money-back guarantee is provided through the Return of Premium Rider on policies funded with a single premium. The amount received is adjusted for any benefits paid, loans and withdrawals taken, and a portion of the money returned may have tax implications.

3 Income tax-free death benefits

\$166,406 paid to your beneficiaries

If Nancy never needs long-term care, Lincoln *MoneyGuard*® Reserve will provide her loved ones with a \$166,406 income tax-free death benefit. If she only uses a portion of the death benefit for long-term care, the remaining portion passes income-tax free to her beneficiaries (less any loans or withdrawals she's taken).

Nancy's single premium policy included the four-year Extension of Benefits Rider. If your age, gender, or health are different from Nancy's, your actual benefit amounts will also differ (unisex rates apply in Montana).

If you have questions about Lincoln *MoneyGuard* Reserve, your financial advisor or licensed insurance agent can address them. Note that we are soliciting the sale of a product and an insurance agent will contact you.

Nancy receives long-term care reimbursements generally income tax-free under IRC Section 104(a)(3). Her beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

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Not insured by any federal government agency
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LCN0806-2017327

LIF-MG-08-0007

MG-FLI021_Z01

PRNT 6/08 Z01

Order code: MG-FLI021

Important disclosures. Please read.

Lincoln *MoneyGuard*® Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) may be included at issue on certain policies. The cost of riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** The insurance policy and riders have limitations, exclusions, and/or reductions.

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Rate Information

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